

Information to identify the case:

Debtor 1	<u>Jerome A. Ricciardi</u>	Social Security number or ITIN	xxx-xx-0655
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 14-10855-RG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jerome A. Ricciardi
aka Dr. Jerome A. Ricciardi DPM

3/15/19

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Jerome A. Ricciardi
 Debtor

Case No. 14-10855-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 37

Date Rcvd: Mar 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2019.

db
 514524124 +Jerome A. Ricciardi, 5 Aspen Drive, Caldwell, NJ 07006-4555
 ++ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961
 (address filed with court: Sallie Mae Inc. on behalf of USAF,
 Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430)
 514477577 #+Medco Surgical Supply Service, 500 Fillmere Avenue, Tonawanda, NY 14150-2509
 514523593 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
 514477582 +PNC Bank, P.O. Box 747032, Pittsburgh, PA 15278-0001
 514477579 +Parker McCay, P.A., 9000 Midlantic Drive, Ste. 300, Mount Laurel, NJ 08054-1539
 514477581 +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
 514550162 +Santander Bank, NA, 3 Huntington Quadrangle, Ste 101N, Melville, NY 11747-4623
 517601278 United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961
 514477597 +Vincent LaQuaglia, 715 Jersey Avenue, Elizabeth, NJ 07202-1627

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 16 2019 01:16:37 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 16 2019 01:16:33 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr +EDI: ATLASACQU.COM Mar 16 2019 04:38:00 ATLAS ACQUISITIONS LLC, 294 Union St.,
 Attn: Avi Schild, Hackensack, NJ 07601-4303

514477571 EDI: BANKAMER.COM Mar 16 2019 04:38:00 Bank Of America, Po Box 982235,
 El Paso, TX 79998

514477572 +EDI: CAPITALONE.COM Mar 16 2019 04:38:00 Capital 1 Bank, Attn: Bankruptcy Dept.,
 Po Box 30285, Salt Lake City, UT 84130-0285

514477573 +EDI: CAPITALONE.COM Mar 16 2019 04:38:00 Capital 1 Bank, Pob 30281,
 Salt Lake City, UT 84130-0281

514769910 +E-mail/Text: bankruptcy@cavps.com Mar 16 2019 01:17:06 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

514477574 +E-mail/Text: electronicbkydocs@nelnet.net Mar 16 2019 01:16:42 Dept Of Education/neln,
 121 S 13th St, Lincoln, NE 68508-1904

514556729 EDI: RMSC.COM Mar 16 2019 04:38:00 GE Capital Retail Bank,
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605

514477575 +E-mail/Text: camanagement@mtb.com Mar 16 2019 01:16:05 Hudson City Savings Ba,
 Hudson City Savings Bank, 80 W Century Road, Paramus, NJ 07652-1437

514524398 +E-mail/Text: camanagement@mtb.com Mar 16 2019 01:16:05 Hudson City Savings Bank,
 West 80 Century Road, Paramus, NJ 07652-1437

514477576 +EDI: TFSR.COM Mar 16 2019 04:38:00 Lexus Financial Services, P.O. Box 4102,
 Carol Stream, IL 60197-4102

515956025 +E-mail/Text: camanagement@mtb.com Mar 16 2019 01:16:05 M&T Bank, et al, c/o M&T Bank,
 Mortgage Payment Processing, One Fountain Plaza, 7th Floor, Buffalo, NY 14203,
 M&T Bank, et al 14203-1420

515956024 +E-mail/Text: camanagement@mtb.com Mar 16 2019 01:16:05 M&T Bank, et al, c/o M&T Bank,
 Mortgage Payment Processing, One Fountain Plaza, 7th Floor, Buffalo, NY 14203-1420

514477578 E-mail/Text: electronicbkydocs@nelnet.net Mar 16 2019 01:16:42 Nelnet Education Financing,
 P.O. Box 82561, Lincoln, NE 68501-2561

514477588 +EDI: NAVIENTFKASMSERV.COM Mar 16 2019 04:38:00 Sallie Mae, Po Box 9500,
 Wilkes Barre, PA 18773-9500

514736627 EDI: NAVIENTFKASMSERV.COM Mar 16 2019 04:38:00 Sallie Mae, P.O. Box 9640,
 Wilkes-Barre, PA 18773-9640

514477584 +EDI: NAVIENTFKASMSERV.COM Mar 16 2019 04:38:00 Sallie Mae, Po Box 9655,
 Wilkes Barre, PA 18773-9655

514477583 +EDI: NAVIENTFKASMSERV.COM Mar 16 2019 04:38:00 Sallie Mae, Attn: Claims Department,
 Po Box 9500, Wilkes-Barre, PA 18773-9500

514477590 +E-mail/Text: cop@santander.us Mar 16 2019 01:16:24 Sovereign Bank,
 1130 Berkshire Blvd 3rd Floor, Wyomissing, PA 19610-1242

514477591 +E-mail/Text: cop@santander.us Mar 16 2019 01:16:24 Sovereign Bank, P.O. Box 841002,
 Boston, MA 02284-1002

514507596 EDI: TFSR.COM Mar 16 2019 04:38:00 Lexus Financial Services, PO BOX 8026,
 Cedar Rapids, Iowa 52408-8026

514477594 EDI: TFSR.COM Mar 16 2019 04:38:00 Toyota Motor Credit Co, 4 Gatehall Dr Ste 350,
 Parsippany, NJ 07054

514477592 EDI: TFSR.COM Mar 16 2019 04:38:00 Toyota Motor Credit Co, Toyota Financial Services,
 Po Box 8026, Cedar Rapid, IA 52408

516457280 EDI: BL-BECKET.COM Mar 16 2019 04:38:00 Toyota Lease Trust, c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701

514477595 +EDI: TFSR.COM Mar 16 2019 04:38:00 Toyota Motor Credit/ Lexus, Financial Services,
 P.O. Box 4102, Carol Stream, IL 60197-4102

514477596 +EDI: TFSR.COM Mar 16 2019 04:38:00 Toyota Motor Credit/Lexus Financial, Services,
 P.O. Box 8026, Cedar Rapids, IA 52408-8026

TOTAL: 27

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 37

Date Rcvd: Mar 15, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514477580* +Parker McCay, P.A., 9000 Midlantic Drive, Ste. 300, Mount Laurel, NJ 08054-1539
514477589* +Sallie Mae, Po Box 9500, Wilkes Barre, PA 18773-9500
514477585* +Sallie Mae, Po Box 9655, Wilkes Barre, PA 18773-9655
514477586* +Sallie Mae, Po Box 9655, Wilkes Barre, PA 18773-9655
514477587* +Sallie Mae, Attn: Claims Department, Po Box 9500, Wilkes-Barre, PA 18773-9500
514477593* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026,
Cedar Rapids, IA 52408)

TOTALS: 0, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2019 at the address(es) listed below:

Brian E Caine on behalf of Creditor M&T Bank, et al bcaine@parkermccay.com,
BKcourtnotices@parkermccay.com
Brian E Caine on behalf of Creditor HUDSON CITY SAVINGS BANK bcaine@parkermccay.com,
BKcourtnotices@parkermccay.com
Clifford B. Frish on behalf of Debtor Jerome A. Ricciardi yrodriguez@goldmanlaw.org,
cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.
bestcase.com
Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor M&T Bank, its successors and/or assigns
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor M&T Bank kmcDonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Lynn Therese Nolan on behalf of Creditor Toyota Lease Trust ecfnofices@grosspolowy.com,
jbommelje@grosspolowy.com
Marie-Ann Greenberg magecf@magtrustee.com
Mark Goldman on behalf of Debtor Jerome A. Ricciardi yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
Rebecca Ann Solarz on behalf of Creditor M&T Bank rsolarz@kmlawgroup.com

TOTAL: 10